
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks: Applications and Reports Received

*No. 1
Week Ending January 3, 1998*

H.2

December 28, 1997 to January 3, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Abbreviations: BS&R - Banking Supervision and Regulation; C&CA - Consumer and Community Affairs; FOMC - Federal Open Market Committee; RBOPS - Reserve Bank Operations and Payment Systems; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 5631 Cleveland Avenue, Stevensville, Michigan.
- Approved, December 30, 1997

Kansas City

BancFirst, Oklahoma City, Oklahoma -- to establish a branch at 4901 East 41st Street, Tulsa, Oklahoma.
- Approved, January 2, 1998

St. Louis

Bank of Yellville, Yellville, Arkansas -- to establish a branch at 849 Highway 62 East, Mountain Home, Arkansas.
- Approved, December 29, 1997

Richmond

Community Bank of Tri-County, Waldorf, Maryland -- to establish a branch at 20 Saint Patricks Drive, Waldorf, Maryland.
- Approved, December 29, 1997

Chicago

NBD Bank, Detroit, Michigan -- to establish a loan production branch at 15469 Telegraph Road, Monroe, Michigan.
- Approved, December 30, 1997

Cleveland

Provident Bank, Cincinnati, Ohio -- to establish a branch at 7172 Cincinnati-Dayton Road, West Chester, Ohio.
- Approved, December 30, 1997

December 28, 1997 to January 3, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Dallas

American State Financial Corporation, Lubbock, Texas, and American State Financial Corporation Delaware, Wilmington, Delaware -- to acquire Security Shares, Inc., Abilene, Texas, and Security State Bank.
- Approved, December 29, 1997

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Kansas, Inc. -- to acquire Pittsburg Bancshares, Inc., Pittsburg, Kansas.
- Approved, December 29, 1997

Boston

Community Bancorp, Derby, Vermont -- to engage in lending activities through the acquisition of Liberty Savings Bank, an inactive New Hampshire savings bank.
- Permitted, December 30, 1997

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana -- to acquire Glacier Bank.
- Approved, January 2, 1998

Boston

Guaranty Bancorp, Inc., Woodsville, New Hampshire -- to acquire Woodsville Guaranty Savings Bank.
- Approved, December 29, 1997

Chicago

Heartland Bancshares, Inc., Lenox, Iowa -- to acquire shares of Union Bank of Arizona, N.A., Gilbert, Arizona.
- Approved, December 30, 1997

New York

Lakeland Bancorp, Inc., Oak Ridge, New Jersey -- to acquire Metropolitan State Bank, Montville, New Jersey.
- Approved, January 2, 1998

December 28, 1997 to January 3, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Chicago

Marshall & Illsley Corporation, Milwaukee, Wisconsin -- to acquire Advantage Bancorp, Inc., Kenosha, Wisconsin, and Advantage Bank, FSB.
- Approved, December 29, 1997

St. Louis

Mississippi Valley Bancshares, Inc., Clayton, Missouri -- to acquire Southwest Bank, Belleville, Illinois.
- Approved, December 29, 1997

Minneapolis

Norwest Corporation, Minneapolis, Minnesota -- to acquire Heritage Trust Company, Grand Junction, Colorado.
- Approved, December 31, 1997

Atlanta

Regions Financial Corporation, Birmingham, Alabama -- to merge with Palfed, Inc., Aiken, South Carolina, and engage in operating a savings and loan association through acquisition of Palmetto Federal Savings Bank.
- Approved, December 30, 1997

Kansas City

Stockmens Financial Corporation, Rushville, Nebraska -- to acquire Electronic Commerce Management Group, LLC, Greenwood Village, Colorado.
- Approved, December 30, 1997

San Francisco

VIB Corp., El Centro, California -- to acquire Valley Independent Bank.
- Approved, December 29, 1997

Secretary

Wachovia Corporation, Winston-Salem, North Carolina -- to merge with Ameribank Bancshares, Inc., Hollywood, Florida, and acquire American Bank of Hollywood
- Approved, December 31, 1997

December 28, 1997 to January 3, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANKS, STATE MEMBER

Richmond

- Middleburg Bank, Middleburg, Virginia -- payment of a dividend.
- Approved, December 31, 1997

CAPITAL STOCK

Chicago

- Freeport Bancshares, Inc., Freeport, Illinois -- redemption of shares.
- Approved, January 2, 1998

CHANGE IN BANK CONTROL

Kansas City

- Chester Insurance Agency, Inc., Chester, Nebraska -- change in bank control.
- Permitted, December 29, 1997

Cleveland

- First Commerce Bancorp, Inc., Somerset, Kentucky -- change in bank control.
- Permitted, December 30, 1997

St. Louis

- Forrest City Financial Corporation, Forrest City, Arkansas -- change in bank control.
- Permitted, January 2, 1998

Chicago

- Mid-Iowa Bancshares, Co., Algona, Iowa -- change in bank control.
- Permitted, December 31, 1997

Dallas

- Western Bancshares of Las Cruces, Inc., Carlsbad, New Mexico -- change in bank control.
- Permitted, December 30, 1997

Minneapolis

- Winthrop Bancshares, Inc., Winthrop, Minnesota -- change in bank control.
- Permitted, December 29, 1997

December 28, 1997 to January 3, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

New York

Albank, FSB, Albany, New York -- report on competitive factors of the proposed acquisition of the assets and assumption of the liabilities of the Beacon, New York, branch of First Union National Bank, Avondale, Pennsylvania.

- Submitted, December 31, 1997

Dallas

Donley County State Bank, Clarendon, Texas -- report on competitive factors of the proposed merger with Knorpp Insurance Agency, Inc.

- Submitted, December 30, 1997

Dallas

First National Bank of Silsbee, Silsbee, Texas -- report on competitive factors of the proposed merger with New Silsbee Bank,

- Submitted, December 30, 1997

St. Louis

First South Bank, Bolivar, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of the Brownsville, Tennessee, branch of BancorpSouth Bank, Tupelo, Mississippi.

- Submitted, December 29, 1997

Dallas

First State Bank & Trust, Groves, Texas -- report on competitive factors of the proposed merger with First National Bank of Silsbee, Silsbee, Texas.

- Submitted, December 30, 1997

Richmond

First Union National Bank, Charlotte, North Carolina -- report on competitive factors of the proposed merger with First Union National Bank, Avondale, Pennsylvania.

- Submitted, January 2, 1998

December 28, 1997 to January 3, 1998

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

Richmond

Gaston Federal Savings and Loan Association, Gastonia, North Carolina -- report on competitive factors of the proposed merger with an interim stock savings association.
- Submitted, December 29, 1997

New York

LSB State Bank, Montville, New Jersey -- report on competitive factors of the proposed merger with Metropolitan State Bank.
- Submitted, January 2, 1998

Minneapolis

North Country Bank and Trust, Manistique, Michigan -- report on competitive factors of the proposed merger with North Country Bank, South Range, Michigan.
- Submitted, December 29, 1997

Richmond

Palmetto Bank, Laurens, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Ninety Six branch of Greenwood Bank & Trust, Greenwood, South Carolina.
- Submitted, December 31, 1997

INTERNATIONAL OPERATIONS

Director, BS&R

BankBoston, N.A., Boston, Massachusetts, and Boston Overseas Financial Corporation -- waiver of the 45-day notice period to acquire Deutsche Bank Argentina, Buenos Aires, Argentina, and Deutsche Bank Investment Management S.A.
- Granted, December 30, 1997

MEMBERSHIP

Minneapolis

Glacier Bank, Kalispell, Montana -- to become a member of the Federal Reserve System.
- Approved, January 2, 1998

District 1
Federal Reserve Bank of Boston

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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None

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
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None

District 2
Federal Reserve Bank of New York

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Niagara Bancorp, MHC, a proposed New York-chartered mutual holding company, and Niagara Bancorp, Inc., both of Lockport, New York, to become bank holding companies with respect to Lockport Savings Bank, Lockport, New York.	01/26/98 <u>1/</u>

1/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Dresdner Bank AG, Frankfurt, Federal Republic of Germany, to engage <u>de novo</u> as a commodity pool operator through its subsidiaries, including Oechsle International Advisors, L.P. and RCM Capital Management, L.L.C.	01/16/98
4(c)(8)	Swiss Bank Corporation, Basel, Switzerland, to control Brunswick Warburg, Inc., New York, New York, and thereby engage in (i) financial and investment advisory activities; and (ii) securities brokerage activities, riskless principal activities, private placement services and other transactional services.	01/13/98

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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None					

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 3
Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Penn Bancshares, Inc., Pennsville, NJ, Mr. Michael S. Stern to acquire 41 percent of the applicant, pursuant to the Change in Bank Control Act.	Fed. Reg - 01/20/98 Newspaper - N/Avail

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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- Outstanding**
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1486487	Twin Rivers Bank 2951 William Penn Highway Easton, PA.	08/04/97	12/26/97	Satisfactory	Small

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
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None

District 4
Federal Reserve Bank of Cleveland

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Received notice from Wayne Bancorp, Inc., Wooster, OH on January 2, 1998, to acquire Chippewa Valley Bancshares, Inc., Rittman, OH.	N/Avail

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from Huntington Bancshares, Columbus, OH on December 26, 1997, to acquire SecureWare, Inc., Atlanta, GA and merge it into Security First Technologies, Inc., Atlanta, GA.	Fed Reg - 1/20/98

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from National City Corp., Cleveland, OH on December 30, 1997, to acquire JBH Travel Audit, Inc., Denver, CO through National Processing, Inc., Louisville, KY and engage in data processing activities.	

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Received notice from National City Corp., Cleveland, OH on December 31, 1997, to acquire the assets of Eastern Mortgage Services, Trevese, PA and First National Mortgage Corporation, Glen Burnie, MD through its subsidiary, National City Mortgage Co., and engage in permissible non-banking activities.	
4(c)(8)	Received notice from National City Corp., Cleveland, OH on December 31, 1997, to acquire American Mortgage Source, Inc., Nashville, TN and engage in permissible non-banking activities.	

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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38526	Iron & Glass Bank 1114 East Carson Street Pittsburgh, PA 15203	9/22/97	1/5/98	Satisfactory	

Section VI - CRA examinations scheduled for First **Quarter of** 1998

<i>Institution</i>	<i>Location</i>
Chippewa Valley Bank	P.O. Box 68, 20 S. Main Street, Rittman, OH 44270-0068
Oakwood Deposit Bank	P.O. Box 207, 218 N. 1st Street, Oakwood, OH 45873-0207
The Ottoville Banking Company	P.O. Box 459, 161 W. 3rd Street, Ottoville, OH 45876-0459
WesBanco Bank Barnesville	P.O. Box 70, 101 E. Main Street, Barnesville, OH 43713-0070

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	Triangle Bank, Raleigh, North Carolina, to merge with Guaranty State Bank, Durham, North Carolina.*	1/26/98

*Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Triangle Bancorp, Inc., Raleigh, North Carolina, to merge with Guaranty State Bancorp, Durham, North Carolina.*	1/26/98
3(a)(3)	MainStreet BankGroup Incorporated, Martinsville, Virginia, to acquire 100% of the shares of Tysons Financial Corporation, McLean, Virginia.*	1/29/98**
3(a)(3)	Carrollton Bancorp, Baltimore, Maryland, to acquire up to 9% of the shares of Patapsco Valley Bancshares, Inc., Ellicott City, Maryland.*	1/30/98**

*Subject to the provisions of the Community Reinvestment Act.

**Expiration of comment period as specified in the Federal Register.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Mason-Dixon Bancshares, Inc., Westminster, Maryland, to acquire Rose Shanis & Co., Inc.; Rose Shanis Sons, Inc.; Rose Shanis & Co.; and Stephen Corp., all of Baltimore, Maryland, and engage in consumer finance and credit-related insurance activities.	1/20/98**
4(c)(8)	Wachovia Corporation, Winston-Salem, North Carolina, to engage in data processing activities through SecureWare, Inc., Atlanta, Georgia.	1/20/98**

**Expiration of comment period as specified in the Federal Register.

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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None					

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Colonial Bank, Montgomery, Alabama, to establish a branch located at 3610 McFarland Boulevard East, Tuscaloosa, Alabama.*	2/02/98
Branch	Commercial Bank of Florida, Miami, Florida, to establish a branch located at 19455 South Dixie Highway, Miami, Florida.*	1/28/98

*Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Vermilion Bancshares, Inc., Kaplan, Louisiana, after-the-fact notice by Mr. Billy Gene Matthews, Mrs. Juanette Matthews, Mr. Billy Gene Matthews, Jr., Mr. Louis E. Matthews, Ms. Nancy Ann Matthews, and Ms. Whitney J. Matthews to collectively retain 10.67 percent of the outstanding shares of Vermilion Bancshares, Inc., Kaplan, Louisiana.*	N/Avail
3(a)(1)	Tarpon Coast Bancorp, Inc., Port Charlotte, Florida, to become a bank holding company through acquisition of Tarpon Coast National Bank, Port Charlotte, Florida.*	N/Avail
3(a)(5)	First American Corporation, Nashville, Tennessee, to merge with Deposit Guaranty Corporation, Jackson, Mississippi, and thereby directly acquire Deposit Guaranty National Bank, Jackson, Mississippi.*	N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First American Corporation, Nashville, Tennessee, to acquire G&W Life Insurance Company and Deposit Guaranty Mortgage Company of Florida, Inc., and thereby engage in extending credit, servicing loans, and performing credit insurance activities..	

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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None					

Section VI - CRA examinations scheduled for **Quarter of**

Institution

Location

None

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Financial Corporation* Terre Haute, Indiana The Morris Plan Company of Terre Haute, Inc. Terre Haute, Indiana	Fed Reg - 1/26/98 Newspaper - N/Avail
3(a)(3)	Fidelity Company* Dyersville, Iowa Iowa Bank (in organization) Bellevue, Iowa	Fed Reg - 1/29/98 Newspaper - N/Avail
3(a)(5)	Indiana United Bancorp* Greensburg, Indiana P.T.C. Bancorp Brookville, Indiana People's Trust Company Brookville, Indiana	Fed Reg - 1/29/98 Newspaper - N/Avail
3(a)(1)	TSB Bankshares, Inc.* Lomira, Wisconsin Theresa State Bank Lomira, Wisconsin	Fed Reg - N/Avail Newspaper - N/Avail

Fed Reg - Federal Register Comment Period Ending Date

Newspaper - Newspaper Comment Period Ending Date

N/Avail - Not available at this time

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
923743	Greenlake State Bank 515 Hill Street P.O. Box 186 Greenlake, Wisconsin 54941 (414)294-3369	9/22/97	12/31/97	Outstanding	Small

Section VI - CRA examinations scheduled for

Quarter of

Institution

Location

None

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week of January 3, 1997

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Heber Srings State Bank, Heber Springs, Arkansas, to establish a branch at 1070 Main Street, Vilonia, Arkansas.*	1/5/98
Branch	The Scott County State Bank, Scottsburg, Indiana, to establish a branch at 57 North Michael Drive, Scottsburg, Indiana.*	1/20/98

*Subject to the provisions of the Community Reinvestment Act.

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Notice by Bolivar Banking Corporation, Shelby, Mississippi, to acquire The Bank of Bolivar County, Shelby, Mississippi.*	Newspaper - 1/29/98
3(a)(3)	Notice by CNB Bancshares, Inc., Evansville, Indiana, to acquire Pinnacle Financial Services, Inc., St. Joseph, Michigan.*	Fed Reg - 1/30/98
CIC	Notice involving DeWitt First Bankshares Corporation, DeWitt, Arkansas, by Georgea M. Greaves and Lester A. McKinley.	N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Notice by Area Bancshares Corporation, Owensboro, Kentucky, for its affiliate, Security First Technologies, Inc., Atlanta, Georgia, to merge with SecureWare, Inc., Atlanta, Georgia.	1/20/98
4(c)(8)	Notice by CNB Bancshares, Inc., Evansville, Indiana, to acquire Pinnacle Financial Services, Inc., St. Joseph, Michigan.	1/30/98

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
SMBOTH	Notice by Effingham State Bank, Effingham, Illinois, to make a dividend payment.	Not applicable
SMBOTH	Notice by State Bank of Farina, Farina, Illinois, to make a dividend payment.	Not applicable

Section V - Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
None					

Section VI - CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9
Federal Reserve Bank of Minneapolis

Applications and Notifications Filed During the Week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Inver Grove Bancshares, Inc., Inver Grove Heights, Minnesota, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Key Community Bank, Inver Grove Heights, Minnesota, a <i>de novo</i> bank.*	Fed Reg - 2/2/98
CIC	Pieschel Family Limited Partnership, Springfield, Minnesota, to acquire control of 28.92% of the voting shares of Springfield Investment Company, Springfield, Minnesota.	N/Avail

*Subject to the provisions of the Community Reinvestment Act.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
None					

Section VI - CRA examinations scheduled Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10
Federal Reserve Bank of Kansas City

Applications and notifications filed during the week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	McCurtain County Bancshares, Inc., Idabel, Oklahoma, for prior approval to become a bank holding company through the acquisition of 96.8 percent of the voting shares of McCurtain County National Bank, Idabel, Oklahoma; and to acquire 100 percent of New McCurtain County National Bank, Idabel, Oklahoma.	Newspaper - N/Avail Fed Reg - N/Avail

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Availability of CRA public evaluations

Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

- Outstanding**
- Satisfactory**
- Needs to Improve**
- Substantial noncompliance**

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
None				

Section VI - CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 11
Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Diboll State Bancshares, Inc., Diboll, TX, and Diboll State Bancshares of Delaware, Wilmington, DE, to acquire Pineland State Bank, Pineland, TX* (Previously reported during the week of December 22, 1997)	1/30/98**

* Subject to the provisions of the Community Reinvestment Act.

** Comment period ending date is the date specified in the newspaper only.

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>
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None

Section VI - CRA examinations scheduled **Quarter of**

<i>Institution</i>	<i>Location</i>
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None

District 12
Federal Reserve Bank of San Francisco

Applications and Notifications Filed During the Week of January 3, 1998

Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III - Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV - Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Mt. Diablo Bancshares to become a bank holding company by acquiring Mt. Diablo National Bank, both of Danville, California.	None
4(c)(8)	Eggemeyer Advisory Corp., Castle Creek Capital, L.L.C., and Castle Creek Capital Partners Fund-1, L.P., all of San Diego California, to engage in nonbanking activities through the acquisition of Coastal Credit Corporation, Virginia Beach, Virginia.	None

Section V - Publicly available CRA evaluations

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>Large bank</i>	<i>Small bank</i>

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>Large bank</i>	<i>Small bank</i>
None						

Section VI - CRA examinations scheduled Quarter of

<i>Institution</i>	<i>Location</i>
None	